

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-11946-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angela J. Magno  
326 Gifford Place  
Teaneck, NJ 07666

Social Security No.:  
xxx-xx-4356

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 16, 2019.

On 10/2/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: October 23, 2019  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 3, 2019  
JAN: rh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Angela J. Magno  
 Debtor

Case No. 19-11946-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 48

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db +Angela J. Magno, 326 Gifford Place, Teaneck, NJ 07666-4002  
 cr +Ditech Financial LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 517999249 +1st 2nd Mortgage Co Nj, 50 Spring St, Cresskill, NJ 07626-2106  
 517999250 +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
 518074156 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517999252 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
 517999269 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Exxmbllciti, Attn.: Centralized Bankruptcy, PO Box 20507,  
 Kansas City, MO 64195)  
 517999256 +Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850-5298  
 517999257 +Chase Card, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920  
 517999259 +Chase Card, P.o. Box 15298, Wilmington, DE 19850-5298  
 517999261 +Citi, Po Box 6497, Sioux Falls, SD 57117-6497  
 517999262 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 517999267 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial LLC, 332 Minnesota Street, Suite 610,  
 Saint Paul, MN 55101)  
 518175609 DITECH FINANCIAL LLC, PO BOX 12740, TEMPLE, AZ 85284-0046  
 517999271 +FNCC/Legacy Visa, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097  
 517999270 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 517999275 +LVNV Funding, LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187  
 517999276 +Mattleman Weinroth & Miller, 401 Route 70 East, Suite 101, Cherry Hill, NJ 08034-2410  
 517999277 +Mercer County Municipal Buliding, 271 Clarksville Road, PO Box 38,  
 Princeton Junction, NJ 08550-0038  
 518135318 +Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,  
 Madison, WI 53708-8961  
 518047997 Navient Solutions, LLC. on behalf of, Great Lakes Higher Education Guaranty Co,  
 GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961  
 517999281 +O R I F A C, 307 N Michigan Suite 1400, Chicago, IL 60601-5407  
 517999288 +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 517999293 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
 Cedar Rapid, IA 52408)  
 517999291 +Td Rcs/abed.com, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 518063244 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517999298 +Valley Nt Bk, 3100 Broadway, Fair Lawn, NJ 07410-3955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2019 23:45:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 03 2019 23:45:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 03 2019 23:42:43  
 Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517999255 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 03 2019 23:43:06 Capl/neimn,  
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 517999263 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 23:45:27 Comenity Bank/Pottery Barn,  
 Attention: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125  
 517999264 +E-mail/PDF: creditonebknottifications@resurgent.com Oct 03 2019 23:42:44 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 517999266 E-mail/Text: mrdiscen@discover.com Oct 03 2019 23:45:01 Discoverbank, Po Box 15316,  
 Wilmington, DE 19850  
 517999265 +E-mail/Text: mrdiscen@discover.com Oct 03 2019 23:45:01 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 517999268 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 23:45:27 Express/Comenity Bank,  
 Attention: Bankruptcy Dept, PO Box 182686, Columbus, OH 43218-2686  
 517999272 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:31 GECRB/Lowes,  
 Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
 517999273 E-mail/Text: cio.bncmail@irs.gov Oct 03 2019 23:45:16 Internal Revenue Services,  
 Special Processing Branch, PO Box 724, Springfield, NJ 07081  
 517999278 +E-mail/PDF: pa\_dc\_claims@navient.com Oct 03 2019 23:42:43 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 518135318 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 03 2019 23:44:59  
 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,  
 Madison, WI 53708-8961  
 518047997 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 03 2019 23:44:59  
 Navient Solutions, LLC. on behalf of, Great Lakes Higher Education Guaranty Co,  
 GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 48

Date Rcvd: Oct 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517999282 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 03 2019 23:43:08  
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541  
518172009 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 03 2019 23:43:41  
Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541  
517999286 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:30 Project/gemb, PO Box 103104,  
Roswell, GA 30076-9104  
518160408 E-mail/Text: bnc-quantum@quantum3group.com Oct 03 2019 23:45:33  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517999287 +E-mail/PDF: resurgentbknottifications@resurgent.com Oct 03 2019 23:43:14  
Resurgent Capital Serices, PO Box 10587, Greenville, SC 29603-0587  
517999289 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:30 Synch/tourne, C/o Po Box 965036,  
Orlando, FL 32896-0001  
517999290 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:30 Synch/tourneau,  
C/o Po Box 965036, Orlando, FL 32896-0001  
518001439 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:30 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517999292 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 23:45:27 The Limited/WFNNB,  
WFNNB/Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517999251\* +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
517999253\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
517999254\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
517999297\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Unvl/citi, Attn.: Centralized Bankruptcy, PO Box 20507,  
Kansas City, MO 64195)  
517999260\* +Chase Card, P.o. Box 15298, Wilmington, DE 19850-5298  
517999258\* +Chase Card, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920  
517999279\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517999280\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517999283\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541)  
517999284\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541)  
517999285\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541)  
517999296\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
Cedar Rapid, IA 52408)  
517999294\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52408)  
517999295\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52408)  
517999274 ##+Lord&taylor, P.o. Box 1628, Maryland Heigh, MO 63043-0628

TOTALS: 0, \* 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 48

Date Rcvd: Oct 03, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Angela J. Magno rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6